

INFORMATION DISCLOSURE STATEMENT

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| Applicant | : | Tidwell et al. |
| App. No | : | 10/731,212 |
| Filed | : | December 9, 2003 |
| For | : | SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING GEOGRAPHIC-RELATED INFORMATION |
| Examiner | : | Unknown |
| Art Unit | : | 3624 |

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in this application is a PTO/SB/08a form listing 58 references to be considered by the Examiner.

Applicant notes that the following U.S. Applications are related applications:

| Application No. | Filing Date | Attorney Docket No. | Title |
|-----------------|-------------|---------------------|---|
| 10/731,038 | 12/09/2003 | 1DATA.096A | SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING RECONCILIATION INFORMATION |
| 10/731,401 | 12/09/2003 | 1DATA.098A | SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING BIOMETRIC INFORMATION |
| 10/731,540 | 12/09/2003 | 1DATA.101A | SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING AUTHENTICATING MARKS |
| 10/730,859 | 12/09/2003 | 1DATA.103A | SYSTEMS AND METHODS FOR IDENTIFYING PAYOR LOCATION BASED ON TRANSACTION DATA |
| 10/731,294 | 12/09/2003 | 1DATA.104A | SYSTEMS AND METHODS FOR OBTAINING PAYOR INFORMATION AT A POINT OF SALE |

Appl. No. : 10/731,212
Filed : December 9, 2003

Docket No. 1DATA.099A
Customer No. 20,995

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| 10/731,519 | 12/09/2003 | 1DATA.105A | SYSTEMS AND METHODS FOR OBTAINING BIOMETRIC INFORMATION AT A POINT OF SALE |
| 10/730,868 | 12/09/2003 | 1DATA.106A | SYSTEMS AND METHODS FOR OBTAINING AUTHENTICATION MARKS AT A POINT OF SALE |

Applicants note that Office Actions in one or more of the above-referenced applications have been received. The attached PTO/SB/08 provides a listing of these Office Actions along with Applicant's responses. Copies of the Office Actions and the responses are available through the Patent Office database. If the Examiner so requests, Applicants will provide the Examiner with copies of these Office Actions.

This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required. If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9-14-07

By: John R. King

John R. King

Registration No. 34,362

Attorney of Record

Customer No. 20,995

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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT | Application No. | 10/731,212 |
| | Filing Date | December 9, 2003 |
| | First Named Inventor | Lisa C. Tidwell |
| | Art Unit | 3624 |
| (Multiple sheets used when necessary) | Examiner | Unknown |
| SHEET 1 OF 3 | Attorney Docket No. | 1DATA.099A |

| U.S. PATENT DOCUMENTS | | | | | |
|-----------------------|----------|---|--------------------------------|-------------------------------|--|
| Examiner Initials | Cite No. | Document Number Number - Kind Code (if known) Example: 1,234,567 B1 | Publication Date MM-DD-YYYY | Name of Patentee or Applicant | Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear |
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| | 28 | 2003/0216988 A1 | 11-20-2003 | Mollett | |

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| Examiner Signature | Date Considered |
| *Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. | |

T¹ - Place a check mark in this area when an English language Translation is attached.

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| | Filing Date | December 9, 2003 |
| | First Named Inventor | Lisa C. Tidwell |
| | Art Unit | 3624 |
| (Multiple sheets used when necessary) | Examiner | Unknown |
| SHEET 2 OF 3 | Attorney Docket No. | 1DATA.099A |

| U.S. PATENT DOCUMENTS | | | | | |
|-----------------------|----------|---|--------------------------------|-------------------------------|--|
| Examiner Initials | Cite No. | Document Number Number - Kind Code (if known) Example: 1,234,567 B1 | Publication Date MM-DD-YYYY | Name of Patentee or Applicant | Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear |
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|--------------------------|----------|--|--------------------------------|-------------------------------|--|----------------|
| Examiner Initials | Cite No. | Foreign Patent Document Country Code-Number-Kind Code Example: JP 1234567 A1 | Publication Date MM-DD-YYYY | Name of Patentee or Applicant | Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear | T ¹ |
| | 48 | WO 0197134 A1 | 12-20-2001 | Barber | | |
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| | 50 | WO 03083751 A1 | 10-09-2003 | Swift | | |

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| Examiner Signature | Date Considered |
|--------------------|-----------------|

***Examiner:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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| SHEET 3 OF 3 | Attorney Docket No. | 1DATA.099A |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|-------------|---|----------------|
| Examiner Initials | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ¹ |
| | 51 | U.S. Application No. 10/731,038; Attorney Docket 1DATA.096A; Office Action; 08/17/2007. | |
| | 52 | U.S. Application No. 10/731,401; Attorney Docket 1DATA.098A; Office Action; 01/16/2007. | |
| | 53 | U.S. Application No. 10/731,401; Attorney Docket 1DATA.098A; Response to Office Action; 05/15/2007. | |
| | 54 | U.S. Application No. 10/731,401; Attorney Docket 1DATA.098A; Office Action; 07/27/2007. | |
| | 55 | U.S. Application No. 10/731,540; Attorney Docket 1DATA.101A; Office Action; 01/16/2007. | |
| | 56 | U.S. Application No. 10/731,540; Attorney Docket 1DATA.101A; Response to Office Action; 05/16/2007. | |
| | 57 | U.S. Application No. 10/731,540; Attorney Docket 1DATA.101A; Notice of Allowance; 07/26/2007. | |
| | 58 | U.S. Application No. 10/730,868; Attorney Docket 1DATA.106A; Office Action; 07/19/2007. | |

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